Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 1 of 45

B1 (Official Form 1)(1	/08)				<u> </u>		90 - 0					
		United No			ruptcy t of Illin					Vol	luntary	Petition
Name of Debtor (if in Fetters, Jennifer		er Last, First,	Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used (include married, maid			8 years					used by the . maiden, and			3 years	
Last four digits of Soc (if more than one, state al		ividual-Taxpa	ayer I.D. (ITIN) No./	Complete E		our digits ore than one, s		r Individual-′	Taxpayer I.	D. (ITIN) N	o./Complete EIN
Street Address of Debr 49 McKinley Apt. 2	tor (No. and	Street, City, a	and State)	i:		Street	Address of	f Joint Debtor	(No. and St	reet, City, a	and State):	
Steger, IL				Г	ZIP Code							ZIP Code
County of Residence of Will	or of the Prin	cipal Place of	f Busines		60475	Count	y of Reside	ence or of the	Principal Pl	ace of Busi	ness:	
Mailing Address of De	ebtor (if diffe	erent from stre	eet addres	ss):		Mailii	ng Address	of Joint Debt	tor (if differe	nt from stre	eet address):	
				Г	ZIP Code							ZIP Code
Location of Principal A (if different from stree			•	·		-						
• • •	of Debtor				of Business			-	of Bankruj			ch
(Check Individual (include See Exhibit D on p □ Corporation (include Partnership	age 2 of this des LLC and	ors) form. LLP)	☐ Sing in 1 ☐ Rail ☐ Stoo	Ith Care Bugle Asset Ro 1 U.S.C. § road ekbroker nmodity Braring Bank	eal Estate as 101 (51B)	s defined	Chapt Chapt Chapt Chapt Chapt	ter 7 ter 9 ter 11 ter 12	of C of	hapter 15 P a Foreign hapter 15 P a Foreign	etition for R Main Proced etition for R Nonmain Pr	eding Recognition
Other (If debtor is no check this box and st			und	Tax-Exe (Check box tor is a tax- er Title 26	empt Entity c, if applicable exempt org of the Unite	e) anization d States	defined	are primarily co d in 11 U.S.C. § red by an indivi onal, family, or	(Check consumer debts, § 101(8) as idual primarily	for		s are primarily ess debts.
	Filing F	ee (Check or	ne box)			Check	one box:		Chapter 11	Debtors		
■ Full Filing Fee atta □ Filing Fee to be pa attach signed appli is unable to pay fee □ Filing Fee waiver attach signed appli	id in installn cation for the e except in in requested (ap	e court's cons nstallments. R oplicable to cl	sideration Rule 1006 hapter 7 is	certifying t (b). See Offi ndividuals o	hat the debticial Form 3A only). Must	Check	Debtor is a if: Debtor's to insider all applicate A plan is Acceptan	aggregate nor s or affiliates)	usiness debto acontingent 1 are less that ith this petiti n were solici	or as define iquidated dn \$2,190,00 on.	ed in 11 U.S. ebts (exclude)00.	C. § 101(51D). ling debts owed
Statistical/Administra Debtor estimates the Debtor estimates there will be no further than the Debtor estimates there will be no further than the Debtor estimates the Debtor es	nat funds wil nat, after any	l be available exempt prop	erty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	FOR COURT	USE ONLY
Estimated Number of 6 1- 50- 49 99	Creditors 100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Assets	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Liabilities \$0 to \$50,001 to \$50,000 \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 2 of 45

Page 2

Voluntary	Voluntary Petition Name of Debtor(s):					
(This page mus	st be completed and filed in every case)	Fetters, Jennifer C				
(1ms page mas	All Prior Bankruptcy Cases Filed Within Last		ditional sheet)			
Location Where Filed:		Case Number:	Date Filed:			
Location Where Filed:		Case Number:	Date Filed:			
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)			
Name of Debto - None -	or:	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
	Exhibit A		hibit B whose debts are primarily consumer debts			
forms 10K ar pursuant to S and is reques	(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) ☐ Exhibit A is attached and made a part of this petition. (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notic required by 11 U.S.C. §342(b).					
		Signature of Attorney for Debtor(s) Jerome W. Dubin #6289402	* * *			
		Corollie VV. Bubili #0200 102	_			
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	ibit C pose a threat of imminent and identifiable ibit D	harm to public health or safety?			
Exhibit I If this is a join	eted by every individual debtor. If a joint petition is filed, ear D completed and signed by the debtor is attached and made and petition: D also completed and signed by the joint debtor is attached a	a part of this petition.	separate Exhibit D.)			
	Information Regardin	g the Debtor - Venue				
•	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principal asset				
	There is a bankruptcy case concerning debtor's affiliate, ge					
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	cipal place of business or principal ass in the United States but is a defendar he interests of the parties will be serve	ets in the United States in at in an action or d in regard to the relief			
	Certification by a Debtor Who Reside (Check all app		ty			
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)			
	(Name of landlord that obtained judgment)					
	(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, th					
	the entire monetary default that gave rise to the judgment f Debtor has included in this petition the deposit with the co after the filing of the petition.					
	·					

Page 3 of 45 Document B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jennifer C Fetters

Signature of Debtor Jennifer C Fetters

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 5, 2009

Date

Signature of Attorney*

X /s/ Jerome W. Dubin

Signature of Attorney for Debtor(s)

Jerome W. Dubin #6289402

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

Sears Tower

233 S. Wacker Suite 5150

Chicago, IL 60606

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

June 5, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s): Fetters, Jennifer C

Signatures

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	7
-2	١

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

•
·

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 4 of 45

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Jennifer C Fetters		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 5 of 45

1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable tatement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial
responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.); Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling equirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Jennifer C Fetters Jennifer C Fetters
Date: June 5, 2009

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 6 of 45

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jennifer C Fetters		Case No.	
		Debtor ,		
			Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	17,831.24		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		1,657.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		40,140.30	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			0.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,895.50
Total Number of Sheets of ALL Schedules		20			
		otal Assets	17,831.24		
			Total Liabilities	41,797.30	

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 7 of 45

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jennifer C Fetters		Case No.	
_		Debtor		
			Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	0.00
Average Expenses (from Schedule J, Line 18)	2,895.50
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,947.09

State the following:

		-
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		40,140.30
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		40,140.30

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 8 of 45

B6A (Official Form 6A) (12/07)

In re	Jennifer C Fetters	Case No
-		Debtor ,

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Wife, Joint, or Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

(Report also on Summary of Schedules)

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 9 of 45

B6B (Official Form 6B) (12/07)

In re	Jennifer C Fetters	Case No
-		, Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account with Chase Bank	-	50.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit with landlord in the amount of 700 - no cash value	-	0.00
4.	Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous used household goods	-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		Personal used clothing	-	300.00
7.	Furs and jewelry.	Χ			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		State Farm - Term Life Insurance - no cash surrender value	-	0.00
10	Annuities. Itemize and name each issuer.	Х			
				Sub-Tota	al > 1,350.00

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Page 10 of 45 Document

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Jennifer C Fetters	Case No
		,

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	4	01k through Daley's Medical - 100% Exempt	-	10,141.24
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	Χ			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	nl > 10,141.24
			T)	Total of this page)	

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 11 of 45

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Jennifer C Fetters	Case No
		

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Χ			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		004 Mitsubishi Gallant with 58,000 miles alue based on Kelly blue book	-	6,340.00
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Х			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	Х			
33.	Farming equipment and implements.	Х			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	Х			

 $\begin{tabular}{ll} Sub-Total > & 6,340.00 \\ (Total of this page) & \end{tabular}$

Total >

17,831.24

Sheet $\underline{2}$ of $\underline{2}$ continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 12 of 45

B6C (Official Form 6C) (12/07)

In re	Jennifer C Fetters	Case N	lo
		Debtor	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Certific Checking account with Chase Bank	icates of Deposit 735 ILCS 5/12-1001(b)	50.00	50.00
Officially account with office bank	733 1203 3/12-1001(5)	30.00	30.00
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Wearing Apparel Personal used clothing	735 ILCS 5/12-1001(a)	300.00	300.00
Interests in Insurance Policies State Farm - Term Life Insurance - no cash surrender value	215 ILCS 5/238	0.00	0.00
Interests in IRA, ERISA, Keogh, or Other Pension or P 401k through Daley's Medical - 100% Exempt	rofit Sharing Plans 735 ILCS 5/12-1006	100%	10,141.24
Automobiles, Trucks, Trailers, and Other Vehicles 2004 Mitsubishi Gallant with 58,000 miles Value based on Kelly blue book	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 2,283.00	6,340.00

Total: 16,174.24 17,831.24

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Page 13 of 45 Document

B6D (Official Form 6D) (12/07)

In re	Jennifer C Fetters	Case No.
•		Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_	_		_	_	_	-	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C Hu	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZH-ZGEZH	UNLIGUIDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxx3273			Opened 8/01/04 Last Active 3/24/09	Т	D A T E D			
Svcd By C1fs 3120 Rider Trl S Earth City, MO 63045		-	pmsi 2004 Mitsubishi Gallant with 58,000 miles Value based on Kelly blue book		D			
	L	┡	Value \$ 6,340.00				1,657.00	0.00
Account No.			Value \$ Value \$	-				
Account No.		Г						
			Value \$					
_0 continuation sheets attached	continuation sheets attached Subtotal (Total of this page)						1,657.00	0.00
	Total (Report on Summary of Schedules)						1,657.00	0.00

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 14 of 45

B6E (Official Form 6E) (12/07)

•			
In re	Jennifer C Fetters	Case No	
-		, Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total

also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report thi total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 15 of 45

B6F (Official Form 6F) (12/07)

In re	Jennifer C Fetters	Case No.
_		Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community		C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	CONSIDERATION FOR CLAIM. IF C	AND LAIM TE.	ONTINGENT	N L I Q U L D A	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxx0977			Opened 4/01/96 Last Active 10/01/01 CreditCard		T	D A T E D		
BP Oil / Citibank Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	orounourd .					0.00
Account No. xxxxxxxx3492			Opened 7/01/08 Last Active 3/04/09					
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		-	CreditCard					1,077.00
Account No. xxxxxxxx8991 Chase 800 Brooksedge Blvd Westerville, OH 43081		-	Opened 9/01/08 Last Active 3/15/09 CreditCard					
Account No. xxxxxxxx0858			Opened 7/01/96 Last Active 3/10/09					5,469.00
Chase 800 Brooksedge Blvd Westerville, OH 43081		-	CreditCard					661.00
_7 continuation sheets attached		•		S (Total of th		tota pag		7,207.00

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 16 of 45

B6F (Official Form 6F) (12/07) - Cont.

In re	Jennifer C Fetters	Case No
_		Debtor

		_		-			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	N L L Q U L	I SPUTE	AMOUNT OF CLAIM
Account No. xxxxxx7644			Opened 4/01/01 Last Active 6/01/02	Т	D A T E D		
Chase Manhattan Mtg G7-Pp 3415 Vision Dr. Columbus, OH 43219		-	ConventionalRealEstateMortgage		D		0.00
Account No. xxxxxxxxxxxx0448	t		Opened 10/01/00 Last Active 3/01/03				
Conseco Finance Attn: Bankruptcy P.O. Box 103106 Roswell, GA 30076		-	ChargeAccount				0.00
Account No. xxxxxxxxxxxx4212			Opened 11/01/05 Last Active 7/04/06				
Dell Financial Services Attn: Bankruptcy Dept. 12234 North Ih 35 Austin, TX 78753		-	ChargeAccount				0.00
Account No. xxxxxxxx6883	<u> </u>		Opened 12/01/04	-			
Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523		-	CollectionAttorney Sullivan Urgent Aid Center				248.00
Account No. xxxxxxxx2667	f		Opened 12/01/04 Last Active 3/15/09	+	\vdash	\vdash	
Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054		_	CreditCard				5,783.00
Sheet no1 of _7 sheets attached to Schedule of	_			Sub	tota	ıl	6,031.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	0,031.00

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 17 of 45

B6F (Official Form 6F) (12/07) - Cont.

In re	Jennifer C Fetters	Case No
_		Debtor

	<u></u>	Lu	usband, Wife, Joint, or Community	10	· T	11	Ы	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H W	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL.	ID TAIM E. C	7071	UNLIQUIDATED		AMOUNT OF CLAIM
Account No. xxxxxxxx8893			Opened 2/01/01 Last Active 9/01/04	T		T E		
G M A C 2740 Arthur St Roseville, MN 55113		-	Automobile			D		0.00
Account No. xxxxxxxx6835		T	Opened 6/01/07 Last Active 3/24/09		†			
GEMB / Old Navy Attention: Bankruptcy Po Box 103106 Roswell, GA 30076		-	ChargeAccount					
		L			\downarrow			485.00
Account No. xxxxxxxx0244 Gemb/care Credit Attn: Bankruptcy Po Box 103106 Roswell, GA 30076		_	Opened 10/01/07 Last Active 3/04/09 ChargeAccount					11,613.00
Account No. xxxxxxxx5222		t	Opened 5/01/99 Last Active 3/01/00		\dagger			
Gemb/disney Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		-						0.00
Account No. xxxxxxxx0189		t	Opened 4/01/08 Last Active 3/10/09		\dagger			
Gemb/gapdc Po Box 981400 El Paso, TX 79998		-	CreditCard					269.00
Sheet no. 2 of 7 sheets attached to Schedule of	<u> </u>	_	<u>I</u>	Sul	htc	ota ¹		
Creditors Holding Unsecured Nonpriority Claims			Т)	otal of this			- 1	12,367.00

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 18 of 45

B6F (Official Form 6F) (12/07) - Cont.

In re	Jennifer C Fetters	Case No
_		Debtor

	<u> </u>		should Wife I hint on Occasioning	10	1	L	i
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	L I Q	D I SPUTED	AMOUNT OF CLAIM
Account No. xx3738			Opened 2/01/96 Last Active 10/01/07	Т	T E		
Gemb/jcp Attention: Bankruptcy Po Box 103106 Roswell, GA 30076		-	ChargeAccount				0.00
Account No. xxxxxxxx2223			Opened 10/01/05 Last Active 3/16/09	t	T		
Gemb/lenscrafters Po Box 981439 El Paso, TX 79998		-	ChargeAccount				522.00
Account No. xxxxxxxxx9798			Opened 10/01/00 Last Active 5/01/01	+	$\frac{1}{1}$		022.00
Green Point Savings Po Box 84013 Columbus, GA 31908		-	ConventionalRealEstateMortgage				0.00
Account No. xxx8755			Opened 9/01/03		$\frac{1}{1}$		
Illinois Collection Se 8231 W. 185th St. Ste. 100 Tinley Park, IL 60487		-	CollectionAttorney Sullivan Urgent Aid				000.00
Account No.			2009	+	$\frac{1}{1}$	-	336.00
Ingalls Memorial Hospital One Ingalls Drive Harvey, IL 60426		-	Medical Bill				4,297.70
Sheet no3 of _7 sheets attached to Schedule of	<u> </u>			Sub	tot	⊥_ al	
Creditors Holding Unsecured Nonpriority Claims			(Total of				5,155.70

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 19 of 45

B6F (Official Form 6F) (12/07) - Cont.

In re	Jennifer C Fetters	Case No.	
•		Debtor ,	

	<u> </u>		ahand Wife Islant or Osmannik	10	1	15	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	L Q	DISPUTED	AMOUNT OF CLAIM
Account No. xxx2020			Opened 7/01/96 Last Active 4/01/00	Т	T E		
Kohls Attn: Recovery Po Box 3120 Milwaukee, WI 53201		-	CreditCard				0.00
Account No. xxxxxxxxxxxxx8173			Opened 9/17/96 Last Active 3/06/00 ChargeAccount				
Lane Bryant Po Box 182273 Columbus, OH 43218		-					
							0.00
Account No. xxxxxxxxxxx1619 Lane Bryant Retail/soa 450 Winks Ln Bensalem, PA 19020		-	Opened 9/17/96 Last Active 12/06/04 CreditCard				0.00
Account No. xxxxxxxxxxx9531			Opened 5/01/95 Last Active 4/01/00 Automobile				0.00
Lasale Nt Bk Attn: Bankruptcy 5501 S Kedzie Ave Chicago, IL 60621		-	Automobile				0.00
Account No. 8460			2009	\dagger			
Macneal Health Network 2384 Paysphere Circle Chicago, IL 60674		-	Medical Bill				
							854.10
Sheet no. <u>4</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			854.10

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Page 20 of 45 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Jennifer C Fetters	Case No.	
•		Debtor ,	

	l c	ш	sband, Wife, Joint, or Community		_	11	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	ND LAIM E.	0022012	UNLIQUIDATED		AMOUNT OF CLAIM
Account No. xxxxxx1342			Opened 3/01/00 Last Active 11/01/02		Ť	Ť		
Marquette Bk 6316 S. Western Av Chicago, IL 60636		-	Unsecured			D		0.00
Account No. xxxxxxxxxxxx9001			Opened 8/30/04 Last Active 2/28/05					
Mitsubishi Motor Credi 1101 Perimeter Dr Ste 650 Schaumburg, IL 60173		-	Automobile					
								0.00
Account No. xx4918 Radiology Imaging Consultants 9413 Eagle Way Chicago, IL 60678		-	09 Medical bill					86.00
Account No. xxxxxxxx0410	\vdash		Opened 2/21/96 Last Active 5/02/00					
Rnb-fields3 Po Box 9475 Minneapolis, MN 55440		-	ChargeAccount					0.00
Account No. xxxxxxxxxxx8883			Opened 7/01/96 Last Active 3/24/09					
Sears/cbsd 701 East 60th St N Sioux Falls, SD 57117		_	CreditCard					5,682.00
Sheet no. 5 of 7 sheets attached to Schedule of	-			S	ubi	tota	1	5,768.00
Creditors Holding Unsecured Nonpriority Claims			(*)	Total of th	iis	pag	e)	5,768.00

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 21 of 45

B6F (Official Form 6F) (12/07) - Cont.

In re	Jennifer C Fetters	Case No.	
-		Debtor ,	

		_			_		-	
CREDITOR'S NAME,	СОДШВНО	Hus	sband, Wife, Joint, or Community		CONFI	N N	ローの中リトヨロ	
MAILING ADDRESS	ŏ	н		_	Ň	Ľ	s	
INCLUDING ZIP CODE,	E	w	DATE CLAIM WAS INCURRED ANI	D	T	Ī	P	
AND ACCOUNT NUMBER	I B	J	CONSIDERATION FOR CLAIM. IF CLA	71141	N	u	+	AMOUNT OF CLAIM
(See instructions above.)	Ö	C	IS SUBJECT TO SETOFF, SO STATE	E.	Ğ	Ĭ	Ė	7 MINIOCIVI OI CLIMINI
(See histractions above.)	R				. NG E N	D A	D	
Account No. 8196			2009		Т	UNLIQUIDATED		
			Medical Bill			D	Ш	
Southwest Laboratory Physicians								
Dept 77-9288		-						
Chicago, IL 60678								
								13.50
Account No. xxxxxx4106			Opened 4/01/96 Last Active 7/18/97					
			ChargeAccount					
Spiegel								
Attn: Bankruptcy		_						
Po Box 9204								
Old Bethpage, NY 11804								
								0.00
Account No. xxxxxx8201			09				Н	
TICCOUNT TO MOUNTAIN			Medical bill					
Coditions Have Aid Contain			Woodod Sili					
Sullivan Urgen Aid Centers								
PO Box 87844		-						
Carol Stream, IL 60188								
								145.00
Account No. xxxxxxxx0517			Opened 10/01/00 Last Active 6/01/03				Н	
Account No. XXXXXXXXXXII			ChargeAccount					
5			onarge/tocount					
Us Bank/na Nd								
Attn: Bankruptcy Dept		-						
Po Box 5229								
Cincinnati, OH 45201								
0.110.11.11.11.11.11.11.11.11.11.11.11.1								0.00
		Ш					Ц	0.00
Account No. xxxxxxxxxxxx5092			Opened 5/01/02 Last Active 3/04/09					
			ChargeAccount					
Victoria's Secret								
Po Box 182273		-						
Columbus, OH 43218								
Columbus, Ort 43210								
								529.00
Sheet no. 6 of 7 sheets attached to Schedule of				S	ubi	tota	1	
Creditors Holding Unsecured Nonpriority Claims			/T.	otal of th				687.50
Creditors froming onsecured ivoliphority Claims			(10	otai Oi III	115	pag	,0)	

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 22 of 45

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Jennifer C Fetters	Case No
_		Debtor

	C	Н	sband, Wife, Joint, or Community		C	11	Ъ	
CREDITOR'S NAME, MAILING ADDRESS	CODEBTOR	H	·		CONT	U N L	DISPUTED	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	B T	W	DATE CLAIM WAS INCURRED A CONSIDERATION FOR CLAIM. IF C	LAIM	I N	Q	U T	AMOUNT OF CLAIM
(See instructions above.)	Ö R	С	IS SUBJECT TO SETOFF, SO STA	TE.	ZGEZ	Ĭ D	Ė	AMOUNT OF CLAIM
Account No. 1005			Opened 2/14/99 Last Active 7/29/01		N T	LIQUIDATE		
			ChargeAccount			Ď	-	
Von Maur Attn: Credit Dept		_						
6565 Brady								
Davenport, IA 52806								
								0.00
Account No. xxxxxx3104			Opened 4/01/96 Last Active 4/01/00					
Washington Mutual / Providian			CreditCard					
Attn: Bankruptcy Dept.		-						
Po Box 10467								
Greenville, SC 29603								0.00
								0.00
Account No. xxxxx7775			Opened 9/01/96 Last Active 3/13/97 ChargeAccount					
Wfnnb/express			ChargeAccount					
Po Box 182273		-						
Columbus, OH 43218								
								0.00
Account No. xxxxx0033			Opened 11/01/95 Last Active 12/05/96				┢	
Account No. AAAAA0055			ChargeAccount					
Wfnnb/the Avenue								
Po Box 2974 Shawnee Mission, KS 66201		-						
Shawhee Mission, NS 00201								
								0.00
Account No. xxxxxxxxxxxx5584			Opened 5/01/03 Last Active 3/24/09				H	
			ChargeAccount					
Wfnnb/valucityroomstod								
Po Box 182273 Columbus, OH 43218		-						
								2,070.00
Sheet no. 7 of 7 sheets attached to Schedule of				S	ub	tota	ıl	2.070.00
Creditors Holding Unsecured Nonpriority Claims				(Total of th	iis	pag	ge)	2,070.00
						ota		40.4.40.00
			(Report on Sumr	mary of Sc	hec	lule	es)	40,140.30

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 23 of 45

B6G (Official Form 6G) (12/07)

In re	Jennifer C Fetters	Case No
		,

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

Paul Kohler P.O. Box 764 Orland Park, IL 60462 Residential Lease

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 24 of 45

B6H (Official Form 6H) (12/07)

In re	Jennifer C Fetters	Case No	
_		;	
		Debtor	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 25 of 45

B6I (Official Form 6I) (12/07)

In re	Jennifer C Fetters		Case No.	
		Debtor(s)		_

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBT	OR AND SPOU	SE		
Single	RELATIONSHIP(S): None.	AGE(S):			
Employment:	DEBTOR		SPOUSE		
Occupation	Paramedic				
Name of Employer	Bud's Ambulance				
How long employed	8 years				
Address of Employer	1234 Sibley Blvd Dolton, IL 60419				
	e or projected monthly income at time case filed)	D	EBTOR		SPOUSE
	and commissions (Prorate if not paid monthly)	\$	0.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	0.00	\$	N/A
4. LESS PAYROLL DEDUCTI	ONS				
a. Payroll taxes and social	security	\$	0.00	\$	N/A
b. Insurance	·	\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
_		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$	0.00	\$	N/A
6. TOTAL NET MONTHLY TA	AKE HOME PAY	\$	0.00	\$	N/A
7. Regular income from operation	on of business or profession or farm (Attach detailed statement)	\$	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
10. Alimony, maintenance or su	apport payments payable to the debtor for the debtor's use or that	of			
dependents listed above		\$	0.00	\$	N/A
11. Social security or governme		Φ.	0.00	ф	N1/A
(Specify):		\$	0.00	\$	N/A
10 B		\$	0.00	\$	N/A N/A
12. Pension or retirement incon	ne	\$	0.00	\$	IN/A
13. Other monthly income (Specify):		\$	0.00	\$	N/A
(Specify).		\$ 	0.00	\$ 	N/A
	-	Ψ	0.00	Ψ	14// (
14. SUBTOTAL OF LINES 7 T	THROUGH 13	\$	0.00	\$	N/A
15. AVERAGE MONTHLY IN	COME (Add amounts shown on lines 6 and 14)	\$	0.00	\$	N/A
16. COMBINED AVERAGE M	IONTHLY INCOME: (Combine column totals from line 15)		\$	0.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: Client is currently on a leave of absence and has no income.

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 26 of 45

B6J (Official Form 6J) (12/07)

In re	Jennifer C Fetters		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or		average monuny
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	plete a separ	ate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	700.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	225.00
b. Water and sewer	\$	0.00
c. Telephone	\$	85.00
d. Other See Detailed Expense Attachment	\$	375.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	120.00
7. Medical and dental expenses	\$	20.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$ ——	9.00
c. Health	\$	0.00
d. Auto	\$ ——	80.00 0.00
e. Other	» ——	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Ф	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	331.50
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Grooming/Haircuts	\$	75.00
Other Auto Repairs/Maintenance	\$	50.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,895.50
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	0.00
b. Average monthly expenses from Line 18 above	\$	2,895.50
c. Monthly net income (a. minus b.)	\$	-2,895.50

R6J (Offic	ial Form 6J) (12/07)	DOC 1		Page 27 of 45	09 11.08.16	Desc Main	
`	Jennifer C Fetters				Cosa No		
m re _	Jennier C Fellers			Debtor(s)	Case No		
	SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment						
Other U	tility Expenditures:						
Cable/Ir	nternet/Phone					\$	195.00
Cell					_	\$	180.00

Total Other Utility Expenditures

\$ \$

375.00

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 28 of 45

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy CourtNorthern District of Illinois

In re	Jennifer C Fetters			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION CO	NCERN	ING DEBTOR'S SC	HEDUL	ES
	DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR				BTOR
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting sheets, and that they are true and correct to the best of my knowledge, information, and belief.					
Date	June 5, 2009 S	ignature	/s/ Jennifer C Fetters Jennifer C Fetters Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 29 of 45

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jennifer C Fetters			
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$27,842.00	Employment Income - 2007 per IRS form 1040
\$40,572.00	Employment Income - 2008 per IRS form 1040
\$7.518.92	Employment Income - 2009 year to date from pay advices

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DESCRIPTION AND VALUE OF PROPERTY

BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS DATE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER

OF COURT

DESCRIPTION AND VALUE OF

3

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Legal Helpers Sears Tower 233 S Wacker, Suite 5150 Chicago, IL 60606 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2009 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,949 paid pre-petition toward
total attorney fee of \$1,357, filing
fee of \$299.00 and document
acquisition and credit
counseling/debtor education
facilitation fee of \$150 and
reimbursable expense of \$143

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION Chase Bank PO Box 182223 Dept. OH-1272 Columbus, OH 43218 TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE
Savings Account account number 2444 final balance 0

AMOUNT AND DATE OF SALE OR CLOSING closed 03/09

balance 0

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

5

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

LOCATION OF PROPERTY **PROPERTY**

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 3345 W. 107th St., Chicago, IL 60645 NAME USED Same

DATES OF OCCUPANCY

2/2007 to 8/2007

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 34 of 45

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS

ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME **ADDRESS**

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS** None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

7

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

ADDRESS NAME DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 36 of 45

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 5, 2009	Signature	/s/ Jennifer C Fetters
			Jennifer C Fetters
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 37 of 45

B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

	Northern District of I	llinois	
In re	7.1. ()	Case No.	7
	Debtor(s)	Chapter	
СПУДТЕР	7 INDIVIDUAL DEBTOR'S STA	TEMENT OF INTER	NTION
CHAFTER	/ INDIVIDUAL DEBIOR S STA	TEMENT OF INTER	VIION
	erty of the estate. (Part A must be ful	ly completed for EACI	I debt which is secured by
property of the estate. Atta	ach additional pages if necessary.)		
Property No. 1			
Creditor's Name:	Describe	Property Securing Deb	ıt:
Svcd By C1fs	2004 Mits	subishi Gallant with 58,00	
	Value ba	sed on Kelly blue book	
Property will be (check one):			
☐ Surrendered	■ Retained		
If retaining the property, I intend to (☐ Redeem the property	(check at least one):		
Reaffirm the debt			
☐ Other. Explain	(for example, avoid lien u	using 11 U.S.C. § 522(f)).	
Property is (check one):			
Claimed as Exempt	□ Not cl	aimed as exempt	
		_	
PART B - Personal property subject t Attach additional pages if necessary.)	to unexpired leases. (All three columns	of Part B must be comple	eted for each unexpired lease.
Property No. 1			
Lessor's Name:	Describe Leased Property:	Lease will b	e Assumed pursuant to 11
-NONE-	- Section - Sect	U.S.C. § 36	5(p)(2):
		☐ YES	□ NO
	that the above indicates my intention	as to any property of m	y estate securing a debt
and/or personal property subject to	an unexpired lease.		
D (lung 5 0000	G	0.5.4	
Date June 5, 2009	Signature /s/ Jennife Jennifer C		
	Jennier C	1 011013	

Debtor

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 38 of 45
United States Bankruptcy Court
Northern District of Illinois

In re	Jennifer C Fetters		Case No.	
		Debtor(s)	Chapter	7

	DISCLOSURE OF COMPENSATION OF ATTORN	NEY FOR	DEBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am compensation paid to me within one year before the filing of the petition in bankruptcy, to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bank	or agreed to be	paid to me, for services rendered	
	For legal services, I have agreed to accept	\$	1,357.00	
	Prior to the filing of this statement I have received.	\$	1,357.00	
	Balance Due	\$	0.00	
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed compensation with any other person unfirm.	nless they are	members and associates of my la	w
	☐ I have agreed to share the above-disclosed compensation with a person or persons wh copy of the agreement, together with a list of the names of the people sharing in the compensation.			n. A
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects	of the bankruj	otcy case, including:	
	a. Analysis of the debtor's financial situation, and rendering advice to the debtor in deterb. Preparation and filing of any petition, schedules, statement of affairs and plan which isc. Representation of the debtor at the meeting of creditors and confirmation hearing, andd. [Other provisions as needed]	may be require I any adjourne	ed; d hearings thereof;	/ ;
	Negotiations with secured creditors to reduce to market value; exemption	n planning as	needed.	
6.	By agreement with the debtor(s), the above-disclosed fee does not include the following Representation of the debtors in any dischargeability actions, any docum financial management course fees, post-discharge credit repair, judicial motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on house redeem or any other adversary proceeding, or preparation and filing of re	nent retrieval lien avoidand ehold goods,	es, preparation and filing of relief from stay actions, motio	
	CERTIFICATION			
this	I certify that the foregoing is a complete statement of any agreement or arrangement for p is bankruptcy proceeding.	payment to me	for representation of the debtor(s	s) in
Da	ated: June 5, 2009 /s/ Jerome W. Dubir)		
	Jerome W. Dubin #6	3289402		
	Legal Helpers, PC Sears Tower			
	233 S. Wacker Suite	5150		
	Chicago, IL 60606 (312) 467-0004 Fax	x: (312) 467-	1832	
	(-)			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in

B 201 (12/08) Page 2

installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Jerome W. Dubin #6289402	X /s/ Jerome W. Dubin	June 5, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
Sears Tower		
233 S. Wacker Suite 5150		
Chicago, IL 60606 (312) 467-0004		
(312) 407-0004		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we) have	received and read this notice.	
Jennifer C Fetters	X /s/ Jennifer C Fetters	June 5, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Case 09-20539 Doc 1 Filed 06/05/09 Entered 06/05/09 11:08:16 Desc Main Document Page 41 of 45

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Jennifer C Fetters		Case No.	
		Debtor(s)	Chapter	7
	VEI	RIFICATION OF CREDITOR M	MATRIX	
		Number of	f Creditors:	39
	The above-named Debtor(s) I (our) knowledge.	hereby verifies that the list of credit	fors is true and	correct to the best of my
Date:	June 5, 2009	/s/ Jennifer C Fetters Jennifer C Fetters Signature of Debtor		

BP Oil / Citibank Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Chase 800 Brooksedge Blvd Westerville, OH 43081

Chase Manhattan Mtg G7-Pp 3415 Vision Dr. Columbus, OH 43219

Conseco Finance Attn: Bankruptcy P.O. Box 103106 Roswell, GA 30076

Dell Financial Services Attn: Bankruptcy Dept. 12234 North Ih 35 Austin, TX 78753

Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523

Discover Fin Attention: Bankruptcy Department Po Box 3025
New Albany, OH 43054

G M A C 2740 Arthur St Roseville, MN 55113 GEMB / Old Navy Attention: Bankruptcy Po Box 103106 Roswell, GA 30076

Gemb/care Credit Attn: Bankruptcy Po Box 103106 Roswell, GA 30076

Gemb/disney Attention: Bankruptcy Po Box 103104 Roswell, GA 30076

Gemb/gapdc Po Box 981400 El Paso, TX 79998

Gemb/jcp Attention: Bankruptcy Po Box 103106 Roswell, GA 30076

Gemb/lenscrafters Po Box 981439 El Paso, TX 79998

Green Point Savings Po Box 84013 Columbus, GA 31908

Illinois Collection Se 8231 W. 185th St. Ste. 100 Tinley Park, IL 60487

Ingalls Memorial Hospital One Ingalls Drive Harvey, IL 60426

Kohls Attn: Recovery Po Box 3120 Milwaukee, WI 53201 Lane Bryant Po Box 182273 Columbus, OH 43218

Lane Bryant Retail/soa 450 Winks Ln Bensalem, PA 19020

Lasale Nt Bk Attn: Bankruptcy 5501 S Kedzie Ave Chicago, IL 60621

Macneal Health Network 2384 Paysphere Circle Chicago, IL 60674

Marquette Bk 6316 S. Western Av Chicago, IL 60636

Mitsubishi Motor Credi 1101 Perimeter Dr Ste 650 Schaumburg, IL 60173

Radiology Imaging Consultants 9413 Eagle Way Chicago, IL 60678

Rnb-fields3 Po Box 9475 Minneapolis, MN 55440

Sears/cbsd 701 East 60th St N Sioux Falls, SD 57117

Southwest Laboratory Physicians Dept 77-9288 Chicago, IL 60678

Spiegel Attn: Bankruptcy Po Box 9204 Old Bethpage, NY 11804 Sullivan Urgen Aid Centers PO Box 87844 Carol Stream, IL 60188

Svcd By C1fs 3120 Rider Trl S Earth City, MO 63045

Us Bank/na Nd Attn: Bankruptcy Dept Po Box 5229 Cincinnati, OH 45201

Victoria's Secret Po Box 182273 Columbus, OH 43218

Von Maur Attn: Credit Dept 6565 Brady Davenport, IA 52806

Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603

Wfnnb/express Po Box 182273 Columbus, OH 43218

Wfnnb/the Avenue Po Box 2974 Shawnee Mission, KS 66201

Wfnnb/valucityroomstod Po Box 182273 Columbus, OH 43218